

**IN THE CLAIMS**

1-99. (canceled)

100. (new) An electronic bill presentment system, comprising:

a network;

a plurality of first stations, each associated with a respective one of a plurality of users and operable to transmit first requests for bills of its associated user via the network;

a central network station configured to receive the transmitted first requests for bills and to transmit, responsive to each of the received first requests, bill availability information for the associated user via the network, wherein each of the plurality of first stations is configured to receive the transmitted bill availability information for its associated user and is operable to transmit second requests for bills of its associated user via the network; and

a plurality of second network stations, each associated with a respective one of a plurality of billers, configured to receive the transmitted second requests for bills and to transmit, responsive thereto, the requested bills of the associated user via the network;

wherein the bill availability information for the associated user identifies those of the plurality of billers having a bill available for that user without identifying an amount of the bill of each of the identified billers for the associated user.

101. (new) An electronic bill presentment system, comprising:

a network;

a plurality of first stations, each associated with a respective one of a plurality of

users, operable to transmit first requests for bills via the network;

a central network station configured to receive the transmitted first requests for bills and to transmit, responsive thereto, bill availability information via the network, wherein the plurality of first stations is configured to receive the transmitted bill availability information and are operable to transmit second requests for bills via the network; and

a plurality of second network stations, each associated with a respective one of a plurality of billers, configured to receive the transmitted second requests for bills and to transmit, responsive thereto, the requested bills via the network;

wherein the plurality of users includes a first user;

wherein the plurality of billers includes a first biller and a second biller;

wherein the bill availability information for the first user identifies the first biller and the second biller;

wherein the plurality of first stations includes a first user station associated with the first user which is operable to select one of the identified bill of the first biller and the identified bill of the second biller, and to transmit a second request for the bill of the first biller based upon the selection of the bill of the first biller and to transmit a second request for the bill of the second biller based upon the selection of the bill of the second biller; and

wherein the plurality of second stations includes a first biller station associated with the first biller and a second biller station associated with the second biller, the first biller station being further configured to receive the second request for the bill of the first biller and to transmit, responsive thereto, only the requested bill of the first biller for the

first user, and the second biller station being further configured to receive the second request for the bill of the second biller and to transmit, responsive thereto, only the requested bill of the second biller for the first user.

102. (new) A system according to claim 101, wherein:

the first user station is further operable to select both the identified bill of the first biller and identified bill of the second biller, and to transmit the second request for the bill of the first biller and the second request for the bill of the second biller based upon the selection of both the bill of the first biller and the bill of the second biller.

103. (new) A method for presenting electronic bills, comprising:

storing, at a plurality of different locations, electronic bills of a plurality of different billers for a plurality of different users;

storing identifiers of the stored electronic bills at a location different than the plurality of different locations;

transmitting a first request for the stored electronic bills for a first of the plurality of users;

transmitting one or more of the stored identifiers of the stored electronic bills for the first user responsive to the transmitted first request, each of the transmitted one or more identifiers being associated with a respective one of the stored electronic bills of a different one of the plurality of billers;

transmitting a second request for at least one of the stored electronic bills identified by the transmitted one or more identifiers; and

transmitting the at least one identified stored electronic bill responsive to the transmitted second request;

wherein the transmitted one or more identifiers identifies the stored electronic bills without identifying an amount of the identified stored electronic bills.

104. (new) An electronic bill presenter, comprising:

a database configured to store bill availability information identifying available electronic bills of a plurality of different billers for a plurality of different users; and

a processor configured (i) to receive, from a first of the plurality of different users, a first request for bills of the first user, (ii) to transmit, responsive thereto, the stored bill availability information identifying the available electronic bills of the plurality of different billers, including a first bill of a first biller, for the first user, (iii) to receive, from the first biller, a notification of a second request for the first bill, and (iv) to log the received notification;

wherein the bill availability information identifies the first bill without identifying an amount of the first bill.

105. (new) An electronic bill presentment system, comprising:

a network;

a plurality of first stations, each associated with a respective one of a plurality of users and operable to transmit a first request for bills of its associated user via the network; and

a central network station configured to receive the transmitted first request for

bills and to transmit, responsive to the received first request, bill availability information for the associated user via the network;

wherein each of the plurality of first stations is further configured to receive the transmitted bill availability information for its associated user and is operable to transmit second requests for bills of its associated user via the network;

wherein the central network station is further configured to receive the transmitted second request for bills and to transmit, responsive thereto, the requested bills of the associated user via the network;

wherein the bill availability information for the associated user identifies those of a plurality of billers having a bill available for that user without identifying an amount of the bill of each of the identified billers for the associated user.